

**Information to identify the case:**

Debtor 1	<u>Domingo B. Cabrera</u>	Social Security number or ITIN	xxx-xx-7507
	First Name Middle Name Last Name	EIN	--
Debtor 2		Social Security number or ITIN	----
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--
United States Bankruptcy Court District of New Jersey			
Case number:	17-15973-ABA		

**Order of Discharge**

12/18

**IT IS ORDERED:** A discharge under 11 U.S.C. § 1328(a) is granted to:

Domingo B. Cabrera  
aka Domingo B Cabrera-Andeliz

4/2/24

**By the court:** Andrew B. Altenburg Jr.  
United States Bankruptcy Judge

**Explanation of Bankruptcy Discharge in a Chapter 13 Case**

This order does not close or dismiss the case.

**Creditors cannot collect discharged debts**

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

**Most debts are discharged**

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

**Some debts are not discharged**

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

**For more information, see page 2>**

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
  - ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
  - ◆ some debts which the debtors did not properly list;
  - ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
  - ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;
  - ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
  - ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.
- In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

**This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.**

In re:  
Domingo B. Cabrera  
Debtor

Case No. 17-15973-ABA  
Chapter 13

## CERTIFICATE OF NOTICE

District/off: 0312-1  
Date Rcvd: Apr 02, 2024

User: admin  
Form ID: 3180W

Page 1 of 3  
Total Noticed: 42

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
^	Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.
+++	Addresses marked '+++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. § 342(e).

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Apr 04, 2024:

Recip ID	Recipient Name and Address
db	+ Domingo B. Cabrera, 35 S Myrtle Street, Vineland, NJ 08360-4809
cr	+ SMS Financial AFC, LLC, 3707 East Shea Blvd, Suite 100, Phoenix, AZ 85028-3453
516726038	+ A.D Peterson Enterprises, Inc., Po Box 238, Bridgeton, NJ 08302-0180
516936605	+++ FC Marketplace, LLC, c/o Becket & Lee LLP, PO Box 3002, Malvern PA 19355-0702
516726048	+ Fc Marketplace, LLC, SME Fund FBO Account, PO Box 398438, San Francisco, CA 94139-8438
519798113	+ SMS FINANCIAL AFC, LLC, 3707 EAST SHEA BLVD., SUITE 100, PHOENIX, ARIZONA 85028-3453
516729388	+ Synchrony Bank, c/o of PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
517197457	USDA - Food and Nutrition Service, 3101 Park Center, 4th Floor, Alexandria, VA 22302

TOTAL: 8

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	Email/Text: usanj.njbankr@usdoj.gov	Apr 02 2024 20:48:00	U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
smg	+ Email/Text: ustpreregion03.ne.ecf@usdoj.gov	Apr 02 2024 20:48:00	United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235
516726039	^ MEBN	Apr 02 2024 20:48:07	Apex Asset, 2501 Oregon Pike Ste, Lancaster, PA 17601-4890
516726041	EDI: BANKAMER	Apr 03 2024 00:37:00	Bank of America, PO Box 982235, El Paso, TX 79998
516726040	+ EDI: BANKAMER	Apr 03 2024 00:37:00	Bank Of America, Nc4-105-03-14, Po Box 26012, Greensboro, NC 27420-6012
516878574	+ EDI: BANKAMER2	Apr 03 2024 00:37:00	Bank of America, N.A., P O Box 982284, El Paso, TX 79998-2284
516726042	+ EDI: CAPITALONE.COM	Apr 03 2024 00:37:00	Capital One, Attn: General Correspondence/Bankruptcy, Po Box 30285, Salt Lake City, UT 84130-0285
516726043	+ EDI: CITICORP	Apr 03 2024 00:37:00	Citibank/The Home Depot, Citicorp Cr Srvs/Centralized Bankruptcy, Po Box 790040, S Louis, MO 63179-0040
516726044	+ EDI: CITICORP	Apr 03 2024 00:37:00	Citicards Cbna, Citicorp Credit Svc/Centralized Bankrupt, Po Box 790040, Saint Louis, MO 63179-0040
516890178	+ EDI: WFNNB.COM	Apr 03 2024 00:37:00	Comenity Capital Bank/Paypal Credit, c/o Weinstein & Riley, PS, 2001 Western Ave., Ste 400, Seattle, WA 98121-3132
516740529	EDI: DISCOVER	Apr 03 2024 00:37:00	Discover Bank, Discover Products Inc, PO Box

District/off: 0312-1

User: admin

Page 2 of 3

Date Rcvd: Apr 02, 2024

Form ID: 3180W

Total Noticed: 42

			3025, New Albany, OH 43054-3025
516726045	+ EDI: DISCOVER	Apr 03 2024 00:37:00	Discover Financial, Po Box 3025, New Albany, OH 43054-3025
516726046	Email/Text: bankruptcycourts@equifax.com	Apr 02 2024 20:48:00	Equifax Information Services, PO Box 740241, Atlanta, GA 30348
516726047	^ MEBN	Apr 02 2024 20:46:40	Experian, PO Box 4500, Allen, TX 75013-1311
516726050	Email/Text: headwaybnc@enova.com	Apr 02 2024 20:47:00	Headway Capital, LLC, 175 W. Jackson Blvd., Suite 1000, Chicago, IL 60604
516726051	+ EDI: IRS.COM	Apr 03 2024 00:37:00	Internal Revenue Service, Centralized Insolvency Operation, PO Box 7346, Philadelphia, PA 19101-7346
518662128	Email/PDF: resurgentbknofications@resurgent.com	Apr 02 2024 20:59:38	LVNV Funding LLC, Resurgent Capital Services, PO Box 10587, Greenville, SC, 29603-0587
518662129	+ Email/PDF: resurgentbknofications@resurgent.com	Apr 02 2024 21:10:46	LVNV Funding LLC, Resurgent Capital Services, PO Box 10587, Greenville, SC, 29603-0587, LVNV Funding LLC 29603-0587
516905031	Email/PDF: resurgentbknofications@resurgent.com	Apr 02 2024 20:59:39	LVNV Funding, LLC its successors and assigns as, assignee of Citibank, N.A., Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
516903987	+ Email/Text: bankruptcydpt@mcmcg.com	Apr 02 2024 20:48:00	MIDLAND FUNDING LLC, PO BOX 2011, WARREN, MI 48090-2011
516726052	+ Email/Text: bankruptcy@ondeck.com	Apr 02 2024 20:48:00	On Deck Capital, 1400 Broadway, New York, NY 10018-5300
516964380	+ Email/Text: bankruptcy@ondeck.com	Apr 02 2024 20:48:00	On Deck Capital Inc, 101 West Colfax Ave 9th FL, Denver CO 80202-5183
516962103	EDI: PRA.COM	Apr 03 2024 00:37:00	Portfolio Recovery Associates, LLC, c/o Capital One Bank, N.a., POB 41067, Norfolk VA 23541
516962381	EDI: PRA.COM	Apr 03 2024 00:37:00	Portfolio Recovery Associates, LLC, c/o The Home Depot Consumer, POB 41067, Norfolk VA 23541
516726053	+ EDI: SYNC	Apr 03 2024 00:37:00	PayPal Credit, Attn: Bankruptcy Dept., PO Box 5138, Timonium, MD 21094-5138
516726054	Email/Text: NJTax.BNCnoticeonly@treas.nj.gov	Apr 02 2024 20:47:00	State of New Jersey Division of Taxation, Bankruptcy Section, PO Box 245, Trenton, NJ 08695
518137325	+ Email/Text: bncmail@w-legal.com	Apr 02 2024 20:48:00	SYNCHRONY BANK, c/o Weinstein & Riley, P.S., 2001 Western Ave, Ste 400, Seattle, WA 98121, SYNCHRONY BANK, c/o Weinstein & Riley, P.S. 98121-3132
518137324	+ Email/Text: bncmail@w-legal.com	Apr 02 2024 20:48:00	SYNCHRONY BANK, c/o Weinstein & Riley, P.S., 2001 Western Ave, Ste 400, Seattle, WA 98121-3132
516726055	+ EDI: SYNC	Apr 03 2024 00:37:00	Synch/Toys R Us, Po Box 965064, Orlando, FL 32896-5064
516726056	+ EDI: SYNC	Apr 03 2024 00:37:00	Synchrony Bank/Walmart, Attn: Bankruptcy, Po Box 956060, Orlando, FL 32896-0001
516726057	EDI: TDBANKNORTH.COM	Apr 03 2024 00:37:00	TD Bank, PO Box 219, Lewiston, ME 04243
516769981	+ Email/Text: ToyotaBKNotices@nationalbankruptcy.com	Apr 02 2024 20:47:00	Toyota Lease Trust, c/o Toyota Motor Credit Corporation, PO Box 9013, Addison, Texas 75001-9013
517147829	Email/PDF: bncnotices@becket-lee.com	Apr 02 2024 21:10:38	Toyota Lease Trust, c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701
516726058	^ MEBN		

District/off: 0312-1

User: admin

Page 3 of 3

Date Rcvd: Apr 02, 2024

Form ID: 3180W

Total Noticed: 42

Apr 02 2024 20:47:16

TransUnion, PO Box 2000, Chester, PA  
19016-2000

TOTAL: 34

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
516726049		Gsi Recovery Llc

TOTAL: 1 Undeliverable, 0 Duplicate, 0 Out of date forwarding address

## NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Apr 04, 2024

Signature: /s/Gustava Winters

## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on April 2, 2024 at the address(es) listed below:

Name	Email Address
Andrew B Finberg	ecfmail@standingtrustee.com
Denise E. Carlon	on behalf of Creditor Toyota Motor Credit Corporation dcarlon@kmlawgroup.com bkgroup@kmlawgroup.com
Isabel C. Balboa	on behalf of Trustee Isabel C. Balboa ecfmail@standingtrustee.com summarymail@standingtrustee.com
Thomas G. Egner	on behalf of Debtor Domingo B. Cabrera tegner@mcdowelllegal.com tcuccuini@mcdowelllegal.com;Lwood@mcdowelllegal.com;kgresh@mcdowelllegal.com;djamison@mcdowelllegal.com;cgetz@mcdowelllegal.com;jmiller@mcdowelllegal.com;egnertr62202@notify.bestcase.com
U.S. Trustee	USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 5